

EXHIBIT 4

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LEGAL NOTIFICATION- Notice of Fault Opportunity to Cure

SEQ3OP-53719IUXZA95-PMKL1®



To: PENNYMAC LOAN SERVICES, LLC

P.O. BOX 30597

Los Angeles, CA 90030-0597

From: Ronnie Kahapea, et al

April 22, 2019

To the Holder in Due Course and/or agent and/or representative,

Mr. Ronnie L. M. Kahapea, have received your offer and will accept your offer under the following terms and conditions-

This communication is to inform you that you are in fault of the agreement, and as per the terms of the agreement, you have consented and agreed to all of the terms and conditions contained therein including but not limited to the **"SELF-EXECUTING IRREVOCABLE DURABLE POWER OF ATTORNEY COUPLED WITH INTEREST"**.

If you did not receive the original contract communication, and were not aware of its existence, you have three (3) calendar days in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your fault. The contractual agreement includes as an exclusive remedy arbitration, this remedy is only available respecting the issue of default, whereby you prove based on a preponderance of evidence that you had not received the **'SELF-EXECUTING IRREVOCABLE BINDING CONTRACTUAL AGREEMENT COUPLED WITH INTEREST'**.

This is a legal communication, you are to take legal/judicial/special/exceptional notice as there may be dire and irreparable consequences that may affect you individually, professionally, legally, corporately.

